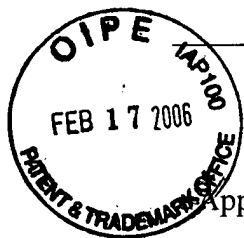


AF
ZFWPlease Direct All Correspondence to Customer Number **20995****AMENDMENT / RESPONSE TRANSMITTAL**

Applicant : Michael A. Wilkman
 App. No : 09/909,194
 Filed : July 19, 2001
 For : UNIVERSAL TRANSACTION
 MANAGER AGENT, SYSTEMS AND
 METHODS
 Examiner : Donald Champagne
 Art Unit : 3622

CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

Feb. 15, 2006
 (Date)

Stephen C. Jensen
 Stephen C. Jensen, Reg. No. 35,556

Mail Stop AF

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

Transmitted herewith for filing in the above-identified application are the following enclosures:

(X) Final Amendment and Response in 6 pages.

The fee has been calculated as shown below:

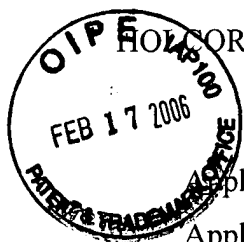
The present application qualifies for Small Entity Status under 37 CFR 1.27.

FEE CALCULATION				
FEE TYPE		FEE CODE	CALCULATION	TOTAL
Excess Claims	14 - 23 = 0	2202 (\$25)	0 x 25 =	\$0
Excess Independent	2 - 4 = 0	2201 (\$100)	0 x 100 =	\$0
TOTAL FEE DUE				\$0

(X) Return prepaid postcard.

(X) Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Stephen C. Jensen
 Stephen C. Jensen
 Registration No. 35,556
 Attorney of Record
 Customer No. 20,995
 (949) 760-0404



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Michael A. Wilkman
Appl. No. : 09/909,194
Filed : July 19, 2001
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Feb. 15, 2006
(Date)

Stephen C. Jensen
Stephen C. Jensen, Reg. No. 35,556

FINAL AMENDMENT AND RESPONSE

Mail Stop AF

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

The following amendment and remarks are filed in response to the Final Office Action mailed December 15, 2005.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.